UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

Re:

JOSEPH M. RUTKOSKI, SR.

Case No.: 5-16-04378-MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name: ONEMAIN FINANCIAL

Court Claim Number: 05
Last Four of Loan Number: 2391

Property Address if applicable: 9 SMYTHE ST., , SUGAR NOTCH, PA18706-2512

PART 2: CURE AMOUNT

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TO	TAL CURE DISBURSEMENT MADE BY THE TRUSTEE		
a.	Allowed prepetition arrearages:	\$1,488.50	
b.	Prepetition arrearages paid by the Trustee:	\$1,488.50	
c.	Amount of postpetition fees, expenses, and charges recoverable		
	Under Bankruptcy Rule 3002.1(c):	\$0.00	
d.	Amount of postpetition fees, expenses, and charges recoverable		
	Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00	
e.	Allowed postpetition arrearage:	\$0.00	
f.	Postpetition arrearages paid by the Trustee:	\$0.00	
g.	Total b, d, f:	\$1,488.50	

PART 3: POST PETITION MORTGAGE PAYMENT

Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: December 20, 2021 Respectfully submitted,

s/ Jack N. Zaharopoulos Standing Chapter 13 Trustee Suite A, 8125 Adams Drive Hummelstown, PA 17036 Phone: (717) 566-6097

Fax: (717) 566-8313

eMail: info@pamd13trustee.com

Creditor Name: ONEMAIN FINANCIAL

Court Claim Number: 05

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
0050 0050 0050 0050 0050	1183040 1186155 1187452 1188847 1190213 1191528	04/03/2018 05/15/2018 06/07/2018 07/12/2018 08/09/2018 09/06/2018	\$15.78 \$79.12 \$79.12 \$79.12 \$79.12 \$79.12	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$15.78 \$79.12 \$79.12 \$79.12 \$79.12 \$79.12
0050 0050 0050 0050 0050	1192867 1194225 1195623 1196999 1198128	10/10/2018 11/08/2018 12/13/2018 01/10/2019 02/07/2019	\$79.12 \$78.78 \$78.78 \$78.79 \$78.79	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$79.12 \$78.78 \$78.78 \$78.79 \$78.79
0050 0050 0050 0050	1199388 1200759 1202087 1203391	03/12/2019 04/11/2019 05/09/2019 06/06/2019	\$78.79 \$78.78 \$78.79 \$78.78	\$0.00 \$0.00 \$0.00 \$0.00	\$78.79 \$78.78 \$78.79 \$78.78
0050 0050 0050 0050 0050 0050	1218572 1219603 1220647 1221705 1222700 1223521 1224465	06/02/2020 07/07/2020 08/12/2020 09/17/2020 10/15/2020 11/03/2020 12/10/2020	\$45.92 \$56.48 \$56.47 \$56.49 \$56.47 \$57.11 \$38.79	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$45.92 \$56.48 \$56.47 \$56.49 \$56.47 \$57.11 \$38.79

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on December 20, 2021, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1st Class mail, from Hummelstown, PA unless served electronically.

DAVID J. HARRIS, ESQUIRE 69 PUBLIC SQUARE SUITE 700 WILKES-BARRE PA, 18701SERVED ELECTRONICALLY

ONE MAIN PO BOX 3251 EVANSVILLE, IN, 47731-3251 SERVED BY 1ST CLASS MAIL

JOSEPH M. RUTKOSKI, SR. 9 SMYTHE ST. SUGAR NOTCH, PA 18706-2512 SERVED BY 1ST CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: December 20, 2021 s/ Liz Joyce

Jack N. Zaharopoulos

Standing Chapter 13 Trustee Suite A, 8125 Adams Drive Hummelstown, PA 17036 Phone: (717) 566-6097

Fax: (717) 566-8313

eMail: info@pamd13trustee.com